

Appln. No.: 09/728,152
Amdt. Dated June 17, 2005
Reply to Office Action dated March 24, 2005

Amendments to the Specification:

Please replace first full paragraph, page 2 with the following amended paragraph:

In many states, however, the bill and financial transaction must be produced from one entity, such as the local distribution company that still operates as a monopoly or the energy service company. Therefore, there is a requirement for managing this vast amount of information and billing options from one logical location even through different entities at multiple tiers may collaborate to provide a service to a customer (i.e., the end user). Furthermore, there is a ~~[need-to]~~ need to maximize the use of the information on the customers since the customers may provide a significant amount of information to facilitate integrated billing and payment that manages the complexities associated with this multi-tier service process.